



Housing Options II

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ADULT FAMILY CARE

Adult Family Care (AFC) is a community-based arrangement where people in need of assistance can receive room, board, personal care and other supportive health and social services in the home of a trained individual who has been approved by a Sponsor Agency.

Available Services

Services are provided on an individualized client service plan, based on an assessment of the client's need for services. Services may include, but are not limited to:

- Health care services which address orders for treatments, diet and medications
- Assistance with personal care
- Meal preparation
- Transportation
- Laundry
- Errands
- Housekeeping, socialization and recreation
- Monitoring of client's funds when requested by client
- Supervision up to 24 hours a day
- Administration of medications

Service Eligibility

- Frail, elderly or physically disabled persons
- Someone 21 years or older who has a medical condition or requires a regimen of therapy that can be adequately provided by the caregiver in the home

All AFC participants agree to comply with the written contract regarding the participant's responsibilities and financial obligations.

NEW JERSEY EASE

(EASY ACCESS SINGLE ENTRY) IS AN EASY WAY FOR INDIVIDUALS TO GET INFORMATION ABOUT SERVICES FOR OLDER ADULTS.

FOR MORE INFORMATION OR TO ARRANGE THE SERVICES YOU NEED, PLEASE CALL 1.877.222.3737.

Cost of Services

The cost of Adult Family Care includes a fee for room and board, services and operational cost for the sponsor agency. The cost is determined individually and is based on the client's income, assets and expenses. Medicaid is available for participants who meet eligibility guidelines. The sponsor agency reimburses the caregiver for services provided to the client. The client is responsible for paying a monthly room and board fee to the caregiver.

A Medicaid home and community-based waiver, Enhanced Community Options (ECO), allows the state to serve residents in AFC settings. ECO pays for AFC services required for persons who might not otherwise be eligible for Medicaid assistance in the community.

How does it work?

Each client is pre-screened by a sponsor agency staff member to determine interest in pursuing AFC. If appropriate for the program, each client shall receive an initial assessment by a registered professional nurse to determine the client's need for general and/or health services. A care manager is subsequently assigned and the client is matched with a suitable caregiver. An individual care plan is then developed and confirmed with the participation of the client, client's family and caregiver.

Service Providers

All AFC caregivers must be:

- New Jersey residents
- Graduates of a formal training program, certified home health aides, certified nurses aides, licensed practical nurses, registered nurses
- Caring and compassionate

All AFC providers will be:

- Carefully screened through references and criminal background check
- Deemed by a physician to be physically and emotionally capable of providing required care on a daily basis
- Judged appropriate by the licensed sponsor agency's Adult Family Care staff

Role of Sponsor Agencies

- Recruit and assess clients and caregivers
- Develop and implement training programs for caregivers
- Develop care plan for each client
- Carefully match the client and the caregiver
- Determine financial responsibilities of the client
- Perform ongoing assessments of the client's health status
- Complete regular in-home assessments of care plan implementation
- Maintain records and provide care management

For a list of Adult Family Care sponsor agencies in your area, contact your County Office on Aging by calling NJEASE at 1.877.222.3737. Out-of-state callers can use the same number to reach the State Information and Assistance Senior Helpline.

- For more information about Medicaid financial assistance for Adult Family Care through the Enhanced Community Options Waiver, call NJEASE.
- For organizations interested in becoming an AFC Sponsor Agency, contact:
NJ Department of Health and Senior Services
P.O. Box 807
Trenton, NJ 08625-0807
609.943.4060
- For more information about the Licensure of Adult Family Care Sponsor Agencies contact the:
NJ Department of Health and Senior Services
Division of Long Terms Care Systems Licensing Program
P.O. Box 367
Trenton, NJ 08625-0367
609.633.9042

SUBSIDIZED HOUSING

Subsidized apartments for the elderly are rental units, generally in the form of garden apartments, high-rise or mid-size buildings. Local, state or federal government sources finance construction or subsidize rental costs for these accommodations. Sponsors of this housing include non-profit, limited profit and for-profit organizations, as well as public housing authorities.

Senior rental apartments are sometimes referred to as federally funded senior housing. They are specially designed to accommodate the needs and preferences of seniors who prefer to live independently. There are three major types of federally funded housing:

Public housing refers to rental units available to low-income families or seniors and usually requires the tenant to pay no more than 30 percent of their income toward their rent. These units are administered by public housing authorities that receive federal funds to build, manage and operate public housing developments. Most of these units are apartments. Public housing units are generally reserved for families or seniors with earnings at or below the moderate income.

Section 8 housing offers rent vouchers to low-income families living in approved buildings to help cover the cost of rent. Section 8 apartments receive rental assistance from the federal government. This program provides apartment owners with subsidies that make up the difference between fair market rents and what renters can afford to pay. Rents are set at 30 percent of a household's adjusted income, 10 percent of gross income or the portion of their welfare assistance designated for housing—whichever is higher. The federal government makes up the balance.

Section 202 housing provides housing to low-income seniors and usually includes some supportive services such as meals or transportation. Section 202 housing is funded by the federal government. These rental units are restricted to the elderly (62 years of age or over) or persons 18 years of age and over with physical or developmental disabilities. Most Section 202 apartments are for low-income households with earnings at or below 50 percent of median county income.

Services Provided

Although most senior apartment complexes do not include services such as personal assistance or social activities, some buildings do provide recreational activities and support services such as meals, housekeeping or transportation.

While subsidized housing can be for younger individuals with disabilities, it is typically for elderly adults (62 years of age or over) who don't need the degree of personal care associated with assisted living facilities. It is mostly for seniors who are looking for relief from the home maintenance and chores that come with living in a single family home.

ASSISTED LIVING PROGRAMS (ALP) & CONGREGATE HOUSING SERVICES PROGRAM (CHSP)

THESE PROGRAMS CAN BE PROVIDED TO SENIORS IN BUILDINGS THAT HAVE A CONTRACT WITH THE NJ DEPARTMENT OF HEALTH AND SENIOR SERVICES TO OFFER ALP AND/OR CHSP SERVICES.

NEW JERSEY HOUSING & MORTGAGE FINANCE AGENCY (HMFA)

THIS AGENCY ESTABLISHED THE SERVICES FOR INDEPENDENT LIVING (SIL) PROGRAM TO HELP SENIORS AND PERSONS WITH DISABILITIES REMAIN INDEPENDENT IN DEVELOPMENTS FINANCED THROUGH HMFA.

It is important to understand that there is a large demand for subsidized housing. Depending upon the rent structure, there may be waiting lists for this type of accommodation. It is highly recommended that you plan ahead by contacting apartment managers and appropriate agencies to have your name added to the waiting lists where you would like to live. It is possible to have your name on more than one waiting list at a time. There is no central way to sign up—you need to apply with each building.

The Assisted Living Program (ALP) and Congregate Housing Services Program (CHSP) are both packages of services that can be provided to seniors in subsidized housing buildings. It is very important to realize that these programs are only available in buildings that have a contract with the NJ Department of Health and Senior Services that offer ALP and/or CHSP services. Both of these programs make it easier for seniors to remain in their apartments rather than relocate to another setting, even while their need for assistance increases. Before moving into a subsidized apartment building, you may want to ask if either an Assisted Living Program or Congregate Housing Services Program is provided to encourage seniors to live independently as long as possible.

Further, the NJ Housing and Mortgage Finance Agency established the Services for Independent Living (SIL) Program to help seniors and persons with disabilities remain independent and in their apartments longer. Those HMFA financed developments, participating in the SIL program, are provided with technical assistance, advisory and in-service training, and resource and guidance to develop appropriate programs and services to promote independent living for their residents.

Housing Eligibility

The individual apartment units in subsidized buildings have been specially designed for people who are at least 62 years old or disabled. There are income limitations for eligibility for this type of housing, and the rents are often subsidized with the amount of rent based upon the income of the household.

Many seniors enjoy this type of living, which commonly offers a quieter environment, as there are no children or young adults. In general, the older adults in this type of housing are able to care for themselves and live independently. People can get services, such as home health care from a local agency, in their apartment just as they would at home.

According to the Federal Administration on Aging, preference for federally funded housing is given to people who are paying more than 50% of their income in rent, are being displaced from their homes or live in inadequate housing. You should be sure to notify the agency that you contact about federal housing if any of these situations apply to you.

Cost of Services

The monthly rent for senior subsidized housing varies. Each individual subsidized housing agency should be consulted about apartment unit rates. The rent usually depends on the size of the apartment and the services that are offered. When applicable, fees for services may be included in the rent or charged separately.



FOR MORE INFORMATION ON HOUSING OPTIONS, PLEASE CONTACT THESE RESOURCES:

**THE COUNTY OFFICE ON AGING/
STATE INFORMATION HOTLINE**

NJEASE: 1.877.222.3737

**NEW JERSEY DEPARTMENT OF HEALTH &
SENIOR SERVICES
DIVISION OF AGING & COMMUNITY SERVICES**

P.O. Box 807

Trenton, NJ 08625-0807

1.800.792.8820

(toll-free for NJ residents only)

**NEW JERSEY DEPARTMENT OF HUMAN SERVICES
DIVISION OF DISABILITY SERVICES**

222 South Warren Street

P.O. Box 700

Trenton, NJ 08625-0700

1.888.285.3036 (toll-free)

609.292.7800

609.292.1210 (TDD)

www.state.nj.us/humanservices/dds

For more information or additional copies please contact New Jersey EASE (Easy Access Single Entry), toll-free at 1.877.222.3737, the State's Senior Services Helpline at 1.800.792.8820 (out of state callers: 1.877.222.3737), or visit the NJ Department of Health and Senior Services Website at www.state.nj.us/health/seniors.htm.

State of New Jersey | Richard J. Codey, Acting Governor
Department of Health and Senior Services | Fred M. Jacobs,
M.D., J.D., Commissioner

**Department of Health and Senior Services Division of Aging and
Community Services**

P.O. Box 807 Trenton, NJ 08625-0807

